

**DIVISION OF REVENUE
REVENUE ACH COLLECTION SERVICES**

Question & Answer Section

Background

Question:

Will State of NJ provide clarification on the some of the functionality mentioned in the Background? We will require information on the following payment methods:

- Internet payments – taxpayer initiated payment through an internet bill pay provider
- ACH payments – taxpayer initiated through their bank
- ACH payments – taxpayer initiated through the state provided application system (E-Check)

State's Response:

As a result of the new contract, taxpayers will have the ability to initiate payments to the State of New Jersey in three different ways:

1. Logging onto the State of New Jersey website and authorizing an ACH Debit or E-Check payment to the State.
2. Logging onto their bank's website and authorizing an ACH Credit payment to the State.
3. Utilizing batch payment software to authorize an ACH Credit payment to the State.

Purpose and Intent

Question:

Can the State clarify what is a "New Jersey bank"?

State's Response:

According to Title 52:18A-8.1a each bank selected by the State Treasurer to act as custodian or fiscal agent shall have a physical presence in this State in the form of a principal office or branch office and shall employ New Jersey residents.

"Principal office" is defined as the headquarters of a bank which is its principal place of business.

"Branch office" is defined as an office at a fixed location other than a principal office, however designated, at which any business that may be conducted in a principal office of a bank may be transacted.

**Terms and Conditions
Unanticipated Services**

Question:

If the Bank/provider agrees to this requirement, how does the State anticipate that pricing would be determined for any new agencies?

State's Response:

Should additional State initiated work be required which is beyond the initial scope of this RFP, either through this State agency or another, the State of New Jersey reserves the right to negotiate with the awarded vendor reasonable fees for services unanticipated or not existing at the time of the contract award. If required, the State will request a written cost estimate and a schedule of the work plan. The State must approve the fees and/or work plan prior to initiation of the work.

Question:

The RFP states that the Cash Management Unit may extend the services of this contract to additional State agencies. Given the nature of this RFP for ACH Services, and the need to have ACH limits in place for each client, including the State of NJ (NACHA rules), Bank's CAN NOT extend this service for an open ended ACH Limit. The extension of these services would need to be on a case-by-case basis. Would the State consider modifying this paragraph, based on the Bank's ability to accommodate any additional ACH Limit that may be required?

State's Response:

Should additional State initiated work be required which is beyond the initial scope of this RFP, either through this State agency or another, the State of New Jersey reserves the right to negotiate with the awarded vendor reasonable fees for services unanticipated or not existing at the time of the contract award. If required, the State will request a written cost estimate and a schedule of the work plan. The State must approve the fees and/or work plan prior to initiation of the work. Upon failure to arrive at a negotiated fee schedule and work plan, the State may, at its option, contract the services through a competitive process.

Terms and Conditions

Prime Contractor Responsibilities

Question:

Are the requirements only applicable in the event of an assignment or merger? It is not clear to us if the requirements mean that the Bank has to assume any costs incurred by the State in transitioning to the new provider. Can you please clarify?

State's Response:

All bank driven changes resulting from an assignment, merger or other internal change will be the responsibility of the bank. All State of New Jersey driven changes will be the financial responsibility of the State.

Question:

Please confirm that the selected ACH Services provider will need to absorb fees incurred by the State of New Jersey for expenses incurred in moving to the selected ACH Services provider.

State's Response:

All State of New Jersey driven changes will be the financial responsibility of the State including expenses incurred in moving the existing contract from the current provider to a new provider.

Terms and Conditions
Ownership of Material

Question:

Can the State clarify exactly what is expected for the Bank to provide?

State's Response:

Upon notice from the State of New Jersey all data, material and documentation originated and prepared exclusively for the State pursuant to any contract shall belong exclusively to the State and must be delivered within 30 days notice.

Other Mandatory Provisions
Collateralization of Deposits

Question:

How often do you review the amount of collateral needed?

State's Response:

OMB, Cash Management reviews the amount of collateral required for each of its contract accounts on an annual basis.

Question:

Will you require any type of collateral reporting?

State's Response:

OMB, Cash Management Bank will require collateral reporting only in instances when a bank utilizes a third party collateral reporting company.

Mandatory Provisions
Image Processing of Public Records & Certification of Image Processing Systems

Question:

Exhibits G & H related to destruction of checks & DARM... Can you confirm there are no checks issued under this RFP?

State's Response:

Checks will not be issued as a result of this RFP.

Payment Method and Terms
Compensating Balances

Question:

What is the largest total balance the State will maintain with the bank? What is the average monthly balance?

State's Response:

The monthly average collected balance remaining in the Division of Revenue ACH Depository Account during Calendar Year 2009 was \$3.5 million. The largest average monthly balance

was experienced in April of 2009 totaling \$8.3 million and the lowest average monthly balance was experienced in December of 2009 totaling \$855,000. See **EXHIBIT a** for the **Monthly Average Collected Balance for Calendar Year 2009.**

OMB, Cash Management will perform a daily wire to move funds from the Division of Revenue ACH Depository Account to the State of New Jersey General Treasury Concentration Account. It is the State's goal to concentrate all operating funds.

Question:

What is the largest aggregate (1) ACH Debit amount and (2) ACH Credit amount that you anticipate as a single business day peak?

State's Response:

In 2009, the largest aggregate ACH Debit amount was experienced on 1/20/2009 totaling \$317,121,994.63 resulting from 56,811 ACH Debit payments.

In 2010, the largest aggregate ACH Debit amount to date was experienced on 1/20/2010 totaling \$289,464,323.74 resulting from 50,387 payments.

In 2009, the largest aggregate ACH Credit amount was experienced on 4/30/2009 totaling \$752,691,343.99 resulting from 114,633 ACH Credit payments.

In 2010, the largest aggregate ACH Credit amount experienced to date was experienced on 4/30/2010 totaling \$837,643,557.51 resulting from 110,451 ACH Credit payments.

The largest aggregate ACH Debit and ACH Credit amounts will be experienced around the 15th and 20th of each month with the exception of the month of April which will experience the largest aggregate ACH Debit and ACH Credit amounts on the 30th.

Question:

Is the State the beneficial owner of all the funds on deposit?

State's Response:

Yes, the State is the beneficial owner of all the funds on deposit.

Question:

Do you pay the current provider by using compensating balances or direct fee? If compensating balances are used, what percentage of total annual fees do you pay via compensating balances? If less than 100% of fees are paid via compensating balances, would the State consider depositing additional balances to offset fees?

State's Response:

The State does not make a practice of leaving large dollars in the Division of Revenue ACH Depository Account. The State does and will continue to pay for vendor services primarily with fees and use compensating balances when they exist. The State will not consider depositing additional balances to offset fees.

Question:

Excess earnings credit, Can the State of NJ confirm if there is an existing excess ECR under the current provider?

State's Response:

The State of New Jersey does not typically carry forward an earnings credit balance in this account. Earnings credit balances accrued during a particular month are used to offset the banking services fees owed to the bank for that particular month.

Scope of Work
ACH Requirements

Question:

Please confirm all ACH Debits and ACH Credits for processing will be sent to the bank by 6pm Sunday through Friday, with a deadline for processing by 10pm.

State's Response:

The daily file transmission will contain ACH Debits for processing. The State of New Jersey will produce and transmit a NACHA approved file to the bank by 6:00 p.m. E.T. Sunday through Friday. The bank is responsible for submitting the file to the ACH Clearing House for processing by 10:00 p.m. E.T. See **EXHIBIT b** for the **Sample NACHA File Produced by the State of New Jersey.**

Question:

Is the daily ACH transaction detail file required to contain all originated and received items, or would it be acceptable to separate these out into multiple files but in the same format?

State's Response:

Yes, multiple files are acceptable as long as the files can be clearly distinguished from each other. However, it is the State's preference to receive a single file and those banks able to accommodate this preference will be rated favorably during the evaluation process.

Question:

State of NJ will produce a NACHA approved file to send to the bank. Will State of NJ do direct origination ACH or is this going to be through Payment Manager? We will need to see a sample of the file.

State's Response:

The State of New Jersey will produce and transmit a NACHA approved file to the bank by 6:00 p.m. E.T. Sunday through Friday. The bank is responsible for submitting the file to the ACH Clearing House for processing by 10:00 p.m. E.T. See **EXHIBIT b** for the **Sample NACHA File Produced by the State of New Jersey.**

Question:

Please clarify what information should be input in certain fields. In particular: What is meant by Return Period Day? Where would this information come from? Please advise where information such as the error code will be included in files received by the bank.

State's Response:

All ACH Debit and ACH Credit transactions have payment related information associated with the NACHA transaction. One of the fields in the payment related information area is Tax Period End Date. This field is used to populate the ACH-RETURN-YEAR, ACH-RETURN-MONTH AND ACH-RETURN-DAY on the ACH transaction detail file.

Error codes will not be included on the transmission files sent to the bank. Rather, error codes will be populated by the bank and appear on the Daily Tax Summary Report and the Daily Addenda Record Error Report. See **EXHIBIT M Daily Tax Summary Report** and **EXHIBIT N Daily Addenda Report Error Report**.

The following are a few of the error codes used by the State:

A = No Addenda (will appear on the Daily Addenda Record Report)

T = Payment Type A payment type not identifiable by the bank (will appear on the Daily Tax Summary Report under Sales Miscellaneous code 04130).

Question:

Can the State provide a sample of the addendum records used?

State's Response:

Attached are the addendum records currently in use by the State of New Jersey. This information is used to populate the payment related information fields in the CCD addendum record. This is the only information within the NACHA files that are specific to the State of New Jersey. Please see the following exhibits:

EXHIBIT c - Addendum A

EXHIBIT d - Addendum B

EXHIBIT e - Addendum C

EXHIBIT f - Addendum D

EXHIBIT g - Addendum E

EXHIBIT h - Addendum F

EXHIBIT i - Addendum G

EXHIBIT j - Addendum H

EXHIBIT k- Addendum I

Scope of Work

ACH Returns and ACH Credit Reversals

Question:

Per current NACHA rules, all corporate entries (CCD & CTX) and any Consumer entries being returned for administrative reasons (other than unauthorized) must be returned to originating Bank by the second banking day following the Settlement Date of the original entries. Consumer entries being returned as unauthorized must be returned to the Bank by the banking day following the 60th calendar day following the Settlement Date of the original entry. Given this NACHA Banking obligation, and the fact that there is a proposal by NACHA for a rule change to extend the timeframe for a consumer unauthorized return to 90 days, would the State consider revamping the Scope of Work section regarding ACH Returns and ACH Credit Reversals, to permit returns and credit reversals in accordance with the current NACHA Operating Rules?

State's Response:

The State of New Jersey will comply with all existing NACHA rules and will comply with any rule changes enacted during the contract term pertaining to ACH Returns and ACH Credit Reversals.

Question:

103 reversals totaling 8.6million... Can you provide examples of two large reversals and the reason?

State's Response:

During CY 2009, the largest reversals were performed during the months of March and September totaling \$6.6 million and \$1.6 million respectively. The ACH Credit Reversals were the result of keying errors on the part of the taxpayers.

Question:

How is reversal information provided to the vendor?

State's Response:

Taxpayers are instructed to go to their bank to request a reversal.

Question:

Will State of NJ provide additional clarification on some of the fields included in the Daily ACH Transaction Detail File Layout? Specifically name control, what is included in the addenda fields, state tracer, error code, reason code/reason type.

State's Response:

Name Control: is the first four characters of the taxpayer's name.

Addenda Field: is used to pass payment-specific information on the NACHA file sent from the State to the bank, which will then be placed in these fields on the Daily ACH Transaction Detail File Layout sent from the bank to the State. See **EXHIBIT L Daily ACH Transaction Detail File Layout** for a sample of the file sent from the bank to the State.

State Tracer Number: is a State assigned number, specific to the State of New Jersey, that will be included on the nightly file sent by the State to the Bank. It is the State's preference that the State Tracer Number be included on the daily file sent back to the State. See **EXHIBIT L Daily ACH Transaction Detail File Layout**. Banks will the ability to meet this preference will be rated favorably during the evaluation process.

Error codes will not be included on the transmission files sent to the bank. Rather, error codes will be populated by the bank and appear on the Daily Tax Summary Report sent to the State. See **EXHIBIT M Daily Tax Summary Report** and **EXHIBIT N Daily Addenda Report Error Report**.

The following are some of the error codes in use by the State:

A = A payment made with no addendum record (this will appear on the Daily Addenda Record Report)

T = A payment type not identifiable by the bank (will appear on the Daily Tax Summary Report under the Sales Miscellaneous code 04130).

Scope of Work

ACH Batch Payment and Batch Payment Software

Question:

Are the 41,000 Batch payments included in the 2009 actual volumes provided?

State's Response:

Yes.

Question:

If a bank has the ability to provide NJ taxpayers with web-based access to a batch payment application would this be considered acceptable?

State's Response:

Web-based access to a batch payment application would be an acceptable alternative to the downloadable or CD ROM version if the following conditions are met:

1. All requirements depicted in the Batch Payment Section of the RFP are met.
2. The store front must appear to belong to the State of New Jersey, Department of the Treasury, Division of Revenue.
3. The user must have the ability to store/save taxpayer specific data for multiple taxpayers such as: taxpayer name and address, tax identification number(s), bank account number(s) and bank routing number(s).
4. The web-based application must be free of charge to the taxpayer and easy to use.

Scope of Work

Web-based Inquiry Communication System

Question:

Can we get sample of the alpha and numeric search parameters the State is requesting.

State's Response:

See **EXHIBIT I** for samples of the requested **Web-based Inquiry/Communication System**.

Question:

Temporary overdraft position relating to outgoing wires... Can state of NJ confirm if there is an intraday overdraft line in place with current provider or instances that would cause this to occur under this contract?

State's Response:

The State of New Jersey does not maintain an intraday overdraft line with the current provider.

Question:

Does the State keep target balance to cover any ACH returns and reversals?

State's Response:

The State of New Jersey does not maintain a target balance in the Division of Revenue ACH Depository Account to cover ACH returns and reversals.

Question:

Historically, what has been the State's largest daylight overdraft dollar amount?

State's Response:

The State of New Jersey does not track daylight overdrafts with the current provider.

Scope of Work

Bank Statements and Reporting

Question:

Confirm there is no hard copy via mail for daily statement.

State's Response:

As stated in the Bank Statement and Reporting section of the RFP, the State will only require the delivery of a Daily Bank Statement upon request. The State anticipates these instances will be very rare and the bank has the option of delivering the requested Daily Bank Statement via CD ROM or in hard copy.

Question:

Incoming wires from taxpayers are prohibited. Who is monitoring account for incoming wires, the current provider or the State of NJ?

State's Response:

The State does and will continue to monitor the account.

Scope of Work

Implementation and Testing

Question:

If we cannot meet the implementation deadline due to the nature and extent of the development does the State of NJ have flexibility with their current provider to continue services?

State's Response:

The bank must provide a detailed implementation and testing schedule starting on the date of contract award and ending prior to September 1, 2011. The State of New Jersey can not continue service with the current provider to support a new providers development needs.

Question:

Please confirm that the state will NOT accept one time set up fees charged separately.

State's Response:

All costs associated with initial programming, testing, training and post implementation meetings must be bundled into the banking fees and are not permitted to be listed as separate line items on the Cost Schedule.

Vendor Response

Question:

Please confirm that you would like to take advantage of our Blocking/Filtering service to block all debits from your bank accounts? If not, please describe the blocking services that you would like to use.

State's Response:

The State of New Jersey is requiring a debit block be established on this account and that all debits be blocked from the account.

Question:

Can State tell us how many changes were done during the current contract (since the State doesn't want to be charged for this, I'm wondering if this involves more hours etc).

State's Response:

On average, the State added between 20 and 25 new payment types annually to the existing contract. The number of new payment types and discontinued payments types are determined by New Jersey legislation and therefore we can't predict the number of new payment types.

Question:

Can State provide examples and explain how funds get taken erroneously from a taxpayer's account?

State's Response:

Approximately 99% of the instances involve keying errors, for instance not using a decimal point.

Question:

How and when will the ACH reversals be reported to us? Will they be reported in the nightly file, NACHA file, etc.?

State's Response:

The taxpayer initiates an ACH reversal by contacting their bank, therefore the Division of Revenue will learn about the ACH reversal after it is initiated.

Once received, the bank will generate the appropriate NACHA transaction to return the money to the taxpayer's account. The State's bank will report the reversal transaction on the Daily ACH detail file using a transaction indicator of "V".

Question:

Please confirm that your intention for the Bank to honor all ACH Credit Reversal requests issued by the State of New Jersey to return funds that were erroneously taken from a taxpayer's account is subject to compliance with NACHA rules.

State's Response:

To our knowledge, all ACH Credit Reversals issued by the State of New Jersey are compliant with NACHA rules.

Cost Schedule

Question:

How would you like line items that are not included in your cost schedule, to be added to the table?

State's Response:

The Cost Schedule in the State's RFP depicts pricing categories that may be appropriate for this RFP.

Banks are permitted to add line items to the existing Cost Schedule as long as the added line item(s) pertain(s) to the basic Scope of Work service requirements. The State will not evaluate costs for services that were not requested in the RFP and therefore represent optional services.

Items/services in addition to those on the existing Cost Schedule **must** be clearly identified, fully explained and contain the method of measurement.

Daily ACH Transaction Detail File Layout
EXHIBIT L

Question:

Is the sample format provided to be used for both receivables and payables? Will State of NJ provide a sample of this file?

State's Response:

The **Daily ACH Transaction Detail File Layout** included in the RFP as **EXHIBIT L** must be populated and returned to the state the morning of settlement by 8:30 a.m. E.T. This file must contain detail pertaining to all ACH transactions.

**DIVISION OF REVENUE
REVENUE ACH COLLECTION SERVICES
Monthly Average Collected Balance for
Calendar Year 2009**

Average Collected Balances	Amount
January-09	\$ 2,028,315.10
February-09	\$ 3,531,414.42
March-09	\$ 2,158,112.07
April-09	\$ 8,390,408.05
May-09	\$ 6,663,037.79
June-09	\$ 3,749,828.60
July-09	\$ 3,419,074.98
August-09	\$ 5,219,098.85
September-09	\$ 2,162,143.16
October-09	\$ 1,376,209.43
November-09	\$ 3,029,876.95
December-09	\$ 855,945.77
	\$ 42,583,465.17
Monthly Average Collected Balance for Calendar Year 2009	\$ 3,548,622.10

DIVISION OF REVENUE
REVENUE ACH COLLECTION SERVICES
Sample NACHA File Produced by the State of New Jersey

NACHA SAMPLE FILE PRODUCED BY STATE OF NEW JERSEY

-----1-----2-----3-----4-----5-----6-----7-----8-----9-----
101 012345678900000000010081017490094101THEBANK NEW JERSEY EFT T 10123476000000025
5225DEP LICENSE 7770000020CCDDEPLICENSE 100811 10123476000000025
627123456789000123456789 0000037500B123456789012 THE TEST ACCOUNT S 1012347600217263
705TXP*B123456789012*50201*100831*T*37500*P*0000033713*I*21726300*THET\ 00010217263
8225000002606944995300000003750000000000007770000020 0123476000000025
90000250009510000945460694499530006378612480000000000000

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM A

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
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	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP06	Not Used				
	Separator				*
TXP07	Not Used				
	Separator				*
TXP08	Not used				
	Separator				*
TXP09	Not Used				
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Sales and Use Tax-Quarterly Return Payment (Tax Code=04120)
 Return Period End Date : September 30, 2003
 Amount Due : \$23,495.00

The information listed above is formatted as follows:

TXP*B123456789000*04120*030930*T*2349500*****SMIT

Note: The separators for the unused fields must still be used.

(Revised 12/03)

A

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM B

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
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	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	Tentative Tax	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	O	ID	1/1	T (tax)
	Separator				*
TXP07	Installment Payment	C	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP08	Amount Type	O	ID	1/1	C (Credit)
	Separator				*
TXP09	Credits	C	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Corporation Business Tax-Request for Extension (Tax Code = 02301)
 Return Period End Date : Fiscal Year Ending October 31, 2003
 Tentative Tax : \$40,000.00
 Installment Payment : \$0.00 (None)
 Credits : \$10,000.00

The information listed above is formatted as follows:

TXP*B123456789000*0231*031031*T*4000000*T*000*C*1000000*SMIT\

Special Note : This is a calculated payment based on Tentative Tax less Credits (TXP05-TXP09).

(Revised 12/03)

B

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM C

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
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	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	New York Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP07	New Jersey Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP08	Not Used				
	Separator				*
TXP09	Not Used				
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Interstate Sales Tax-NY/NJ-Monthly Remittance Payment (Tax Code=.04112)
 Return Period End Date : July 31, 2003
 New York Amount : \$14,988.00
 New Jersey Amount : \$61,521.88
 The information listed above is formatted as follows:

TXP*B123456789000*04112*980731*T*1498800*T*6152188***SMIT\

Note: The separators for the unused fields must still be used.

(Revised 1/04)

C

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM D

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
--------------	---	-----------------------	-------------------------	----------------	----------

	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	Atlantic City Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP07	New Jersey Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP08	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP09	Promo Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Atlantic City Luxury Sales Tax – Payment (Tax Code=04200)
 Return Period End Date : November 30, 2003
 Atlantic City Amount : \$2,155.99
 New Jersey Amount : \$211,433.00
 Promo Amount : \$12,789.41

The information listed above is formatted as follows:

TXP*B123456789000*04200*981130*T*215599*T*21143300*T*1278941*SMIT\

(Revised 1/04)

D

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM E

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
--------------	---	-----------------------	-------------------------	----------------	----------

	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	Liability Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	O	ID	1/1	P (Penalty)
	Separator				*
TXP07	Penalty Amount	C	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP08	Amount Type	O	ID	1/1	I (Interest)
	Separator				*
TXP09	Interest Amount	C	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Sales and Use Tax-Monthly Remittance Payment (Tax Code=04110)
 Return Period End Date : September 30, 2003
 Liability : \$2,139.48
 Penalty : \$0.00
 Interest : \$50.00

The information listed above is formatted as follows:

TXP*B123456789000*04110*980930*T*213948***I*5000*SMIT\

(Revised 1/04)

E

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM F

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	3.5% Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP07	7% Amount	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP08	Not Used				
	Separator				*
TXP09	Not Used				
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Urban Enterprise Zone Sales Tax – Payment (Tax Code=04800)
 Return Period End Date : December 31, 2003
 3.5% Amount : \$31,659.99
 7% Amount : \$194,536.00

The information listed above is formatted as follows:

TXP*B123456789000*04800*981231*T*3165999*T*19453600***SMIT\

Note: The separators for the unused fields must still be used.

(Revised 1/04)

F

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM G

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
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	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	XXXXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	Tax Withheld	M	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	O	ID	1/1	P (Penalty)
	Separator				*
TXP07	Penalty Amount	C	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP08	Amount Type	O	ID	1/1	I (Interest)
	Separator				*
TXP09	Interest Amount	C	N2	1/10	\$\$\$\$\$\$cc
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Employer Gross Income Tax-Weekly Withholding Payment (Tax Code=01170)
 Return Period End Date : February 7, 2003
 Tax Withheld : \$2,139.48
 Penalty : \$45.93
 Interest : \$50.00

The information listed above is formatted as follows:

TXP*B123456789000*01170*980207*T*213948*P*4593*I*5000*SMIT\

(Revised 1/04)

G

**New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record**

ADDENDUM H

Field Number	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Min/Max Use	Contents
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	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Payment Type Code	M	ID	5/5	XXXXX
	Separator				*
TXP03	Return Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP05	2% Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP06	Amount Type	M	ID	1/1	T (Tax)
	Separator				*
TXP07	6% Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP08	Not Used				
	Separator				*
TXP09	Not Used				
	Separator				*
TXP10	Name Control	M	AN	4/4	XXXX
	Terminator				\

Field Requirements: M=Mandatory O=Optional C=Conditional

Example:

Taxpayer's Name : Smith's General Store
 Taxpayer's Identification Number : 123-456-789/000 (Don't forget the "B" prefix)
 Payment Type : Cape May Tourism Improvement and Development-Payment (Tax Code=07500)
 Return Period End Date : December 31, 2003
 2% Amount : \$31,659.99
 6% Amount : \$194,536.00

The information listed above is formatted as follows:

TXP*B123456789000*07500*981231*T*3165999*T*19453600***SMIT\

Note: The separators for the unused fields must still be used.

(Revised 1/04)

H

New Jersey Division of Revenue
Automated Clearing House Credit
CCD+/TXP Addendum Record

ADDENDUM I

Field Number	Field Name (Data Elements)	Field Requirements	Data Element Type	Min/Max Use	Contents
	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	13/13	BXXXXXXXXXXXXX
	Separator				*
TXP02	Type Code	M	ID	5/5	XXXXXX
	Separator				*
TXP03	Period End Date	M	DT	6/6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1/1	TXP
	Separator				*
TXP05	Amount	M	N2	1/10	\$\$\$\$\$\$\$cc
	Separator				*
TXP06	Invoice Number	M	ID	9/9	XXXXXXXXXX
	Separator				*
TXP07	Filler	M	N	2/2	00
	Separator				*
TXP08	Not Used				
	Separator				*
TXP09	Not Used				
	Separator				*
TXP10	Name Control	M		4/4	XXXX
	Terminator				\

Field Requirements: M = Mandatory O = Optional C = Conditional

Example:

Taxpayer's Name: Smiths' General Store
 Taxpayer's Identification Number: 123-456-789/000 (Don't forget the 'B' prefix)
 Payment Type: Pesticides - Pesticide Dealer
 Period End Date: June 30, 2000
 Amount: \$395.27
 Invoice Number: 001234560

The Information listed above is formatted as follows:

TXP*B123456789000*50021*000630*T*39527*001234560*00***SMIT\

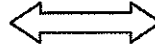
Note: The separators for the unused fields must still be used.

**DIVISION OF REVENUE
REVENUE ACH COLLECTION SERVICES
Web-based Inquiry/Communication System
Sample ACH Account Activity Detail**

ACH Account Activity Detail Search:

Transaction Type: *

Check Debits



Account Number: *

-Select-

Settlement Date From: *

08/19/2010

To:

08/19/2010

Transaction Type: must include the following options:

ACH Credits
ACH Debits
ACH Returns
ACH Reversals

Amount:

Equals

Transaction ID:

Equals



Amount and Transaction ID must include the following options:

Equals to
Ranges: From and To
Greater than
Greater than or Equals to
Less than
Less than or Equals to

Search

Reset

**DIVISION OF REVENUE
REVENUE ACH COLLETION SERVICES
Web-based Inquiry/Communication System
Sample ACH Notification Search**

ACH Notification(s) Report:

Transaction Type: must include the following options:
 All ACH & NOC
 ACH Fail
 Pre-Note Fail
 ACH Final Returns
 ACH Re-presentments
 ACH NOC



**Report
Period**

Last Busine

Trans Type:

Order of Post



Date Range

mm/dd/yyyy



08/18/2010



**Account
Criteria**

All

**DIVISION OF REVENUE
REVENUE ACH COLLECTION SERVICES
Web-based Inquiry/Communication System
Sample Return Item Report**

**QUERY RESULT(s)
RETURN ITEM REPORT
SELECTED FOR: ACCOUNT(S)
August 18, 2010 - August 18, 2010**

All dates are presented in the following format (MM/DD/YYYY)

ACCOUNT NUMBER:

ACCOUNT NAME:

ACH FINAL CREDITS

Item Value Date	Original Effective Date Std Entry Class Trans Code/Description Return Reason Code Return Reason Description Return Trace ID	Company ID Company Name Time Return Item Amount/Currency Code Original Company Trace Number Individual ID Individual Name	Receiver FI TR Number Receiver FI Account Number Receiver FI Name Original Deposit Bank/Account Company Entry Description
1 08/18/2010	08/13/2010 PPD 21 - DDA CREDIT R04 INVALID ACCOUNT NUMBER XXXXXXXXXXXXXXXXXX	XXXXXXXXXX STATE OF N.J. 04:37 (AM) 0.00 (USD) XXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX Individual Name	XXXXXXXXXX XXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX PRENOTE

ACH FINAL DEBITS

NO DETAIL ITEMS FOUND

ACH RE-PRESENTMENT DEBITS

NO DETAIL ITEMS FOUND

ACH NOC CREDITS

Item Value Date	Original Effective Date Std Entry Class Trans Code/Description Changed Reason Code/Description Changed Data	Company ID Company Name Original Entry TR Number Original Company Trace Number Individual ID Individual Name	Receiver FI TR Number Receiver FI Account Number Receiver FI Name Original Deposit Bank/Account Company Entry Description
1	08/06/2010 COR DDA CREDIT INCORRECT ACCT NO XXXXXXXXXX	XXXXXXXXXX STATE OF N.J. XXXXXXXXXX XXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX Individual name	XXXXXXXXXX XXXXXXXXXX Receiver FI Name Bank/Deposit DEPOSIT-16

**** TOTAL ACH NOC CREDIT ITEMS**

1

ACH NOC DEBITS
NO DETAIL ITEMS FOUND

PAPER DEBITS
NO DETAIL ITEMS FOUND

PAPER TO RCK DEBITS
NO DETAIL ITEMS FOUND

GRAND CURRENCY TOTALS

USD (UNITED STATES DOLLARS)

TOTAL CREDIT ITEMS	3
TOTAL CREDIT AMOUNT	0.00
TOTAL DEBIT ITEMS	0
TOTAL DEBIT AMOUNT	0.00

THE ABOVE IS A PARTIAL LISTING OF ITEMS THAT HAVE BEEN PRESENTED
TODAY FOR YOUR ACCOUNT(S). EACH ITEM WILL BE SUBJECT TO PROOF AND
VERIFICATION BEFORE POSTING.

**DIVISION OF REVENUE
REVENUE ACH COLLETION SERVICES
Web-based Inquiry/Communication System
Sample Balance Summary Report**

Balance Summary Information:

Account Number:

DATE: From To

Beginning Balance:

Amount of Deposits/Credits:

Amount of Withdrawals/Debits:

Ending Balance: